

<i>SERFF Tracking Number:</i>	<i>ELCC-125813911</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Equitable Life & Casualty Insurance Company</i>	<i>State Tracking Number:</i>	<i>40253</i>
<i>Company Tracking Number:</i>	<i>2002RI2008AR</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>EquiCare</i>		
<i>Project Name/Number:</i>	<i>2002RI2008/2002RI2008</i>		

Filing at a Glance

Company: Equitable Life & Casualty Insurance Company

Product Name: EquiCare

SERFF Tr Num: ELCC-125813911 State: ArkansasLH

TOI: LTC06 Long Term Care - Other

SERFF Status: Closed

State Tr Num: 40253

Sub-TOI: LTC06.000 Long Term Care - Other

Co Tr Num: 2002RI2008AR

State Status: Approved-Closed

Filing Type: Rate

Co Status: Closed-Approved

Reviewer(s): Marie Bennett

Author: Jana Peterson

Disposition Date: 11/26/2008

Date Submitted: 09/12/2008

Disposition Status: Approved

Implementation Date Requested: 11/01/2008

Implementation Date:

State Filing Description:

General Information

Project Name: 2002RI2008

Status of Filing in Domicile: Not Filed

Project Number: 2002RI2008

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 27%

Group Market Type:

Filing Status Changed: 11/26/2008

State Status Changed: 11/26/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Attached, please find an actuarial memorandum outlining our request for a rate increase on Long Term Care Policy Form 2002.

As shown in the memorandum, we are requesting a 27% rate increase. We intend for this increase to take effect on the later of November 1, 2008 or the date this rate revision is approved.

Company and Contact

SERFF Tracking Number: ELCC-125813911 State: Arkansas

Filing Company: Equitable Life & Casualty Insurance Company State Tracking Number: 40253

Company Tracking Number: 2002RI2008AR

TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other

Product Name: EquiCare

Project Name/Number: 2002RI2008/2002RI2008

Filing Contact Information

Jana Peterson, Compliance Specialist Jana.Peterson@Equilife.com
 3 Triad Center (877) 579-3782 [Phone]
 Salt Lake City, UT 84180 (801) 579-3781[FAX]

Filing Company Information

Equitable Life & Casualty Insurance Company CoCode: 62952 State of Domicile: Utah
 3 Triad Center Group Code: -99 Company Type: Life and Health
 Suite 200
 Salt Lake City, UT 84180 Group Name: State ID Number:
 (801) 579-3400 ext. [Phone] FEIN Number: 87-0129771

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: State Filing Fee
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Equitable Life & Casualty Insurance Company	\$50.00	09/12/2008	22460721

SERFF Tracking Number:	ELCC-125813911	State:	Arkansas
Filing Company:	Equitable Life & Casualty Insurance Company	State Tracking Number:	40253
Company Tracking Number:	2002RI2008AR		
TOI:	LTC06 Long Term Care - Other	Sub-TOI:	LTC06.000 Long Term Care - Other
Product Name:	EquiCare		
Project Name/Number:	2002RI2008/2002RI2008		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Marie Bennett	11/26/2008	11/26/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Harris Shearer	10/16/2008	10/16/2008	Jana Peterson	11/06/2008	11/06/2008
Industry						
Response						

<i>SERFF Tracking Number:</i>	<i>ELCC-125813911</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Equitable Life & Casualty Insurance Company</i>	<i>State Tracking Number:</i>	<i>40253</i>
<i>Company Tracking Number:</i>	<i>2002RI2008AR</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>EquiCare</i>		
<i>Project Name/Number:</i>	<i>2002RI2008/2002RI2008</i>		

Disposition

Disposition Date: 11/26/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>ELCC-125813911</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Equitable Life & Casualty Insurance Company</i>	<i>State Tracking Number:</i>	<i>40253</i>
<i>Company Tracking Number:</i>	<i>2002RI2008AR</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>EquiCare</i>		
<i>Project Name/Number:</i>	<i>2002RI2008/2002RI2008</i>		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Actuarial Response to 10/16/2008		Yes
	Objection		
Rate	Rate Schedule		Yes
Rate	AR Loss Ratio Demonstration		Yes

SERFF Tracking Number: ELCC-125813911 State: Arkansas
Filing Company: Equitable Life & Casualty Insurance Company State Tracking Number: 40253
Company Tracking Number: 2002RI2008AR
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: EquiCare
Project Name/Number: 2002RI2008/2002RI2008

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 10/16/2008
Submitted Date 10/16/2008
Respond By Date 11/18/2008

Dear Jana Peterson,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment: Has the requested increase been approved in your state of domicile and other states where filed.

The Actuarial Memorandum states there have been no prior increases for this block of business. Exhibit III appears to show an increase was implemented in 2005 (Increased Premium Column). Please explain.

Objection 2

- Rate Schedule (Rate)

Comment: Please furnish Loss Ratio Demonstration for Arkansas business only.

Please feel free to contact me if you have questions.

Sincerely,

Harris Shearer

Response Letter

Response Letter Status Submitted to State
Response Letter Date 11/06/2008
Submitted Date 11/06/2008

Dear Marie Bennett,

Comments:

Response 1

SERFF Tracking Number: ELCC-125813911 State: Arkansas
Filing Company: Equitable Life & Casualty Insurance Company State Tracking Number: 40253
Company Tracking Number: 2002RI2008AR
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: EquiCare
Project Name/Number: 2002RI2008/2002RI2008

Comments: Please see the attached letter from our Actuary attached to the Supporting Documents tab. The AR Loss Ratio Demonstration you requested is attached to the Rates/Rule Tab.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

Has the requested increase been approved in your state of domicile and other states where filed.

The Actuarial Memorandum states there have been no prior increases for this block of business. Exhibit III appears to show an increase was implemented in 2005 (Increased Premium Column). Please explain.

Related Objection 2

Applies To:

- Rate Schedule (Rate)

Comment:

Please furnish Loss Ratio Demonstration for Arkansas business only.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Actuarial Response to 10/16/2008 Objection

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Document Name:	Affected Form Numbers:	Rate Action:	Rate Action Information:	Attach Document:
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AR Loss Ratio	2002, 2002+, 2002 (97),	Revised	Previous State Filing Number	
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Demonstration	2002+ (97)			
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Percent Rate Change Request

27

Sincerely,
Jana Peterson

<i>SERFF Tracking Number:</i>	<i>ELCC-125813911</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Equitable Life & Casualty Insurance Company</i>	<i>State Tracking Number:</i>	<i>40253</i>
<i>Company Tracking Number:</i>	<i>2002RI2008AR</i>		
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>EquiCare</i>		
<i>Project Name/Number:</i>	<i>2002RI2008/2002RI2008</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: ELCC-125813911 State: Arkansas

Filing Company: Equitable Life & Casualty Insurance Company State Tracking Number: 40253

Company Tracking Number: 2002RI2008AR

TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other

Product Name: EquiCare

Project Name/Number: 2002RI2008/2002RI2008

Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action: Action:*	Rate Action Information:	Attachments
	Rate Schedule	2002, 2002+, 2002 (97), 2002+ (97)	Revised		Rate Schedule Pages - AR 2002 Rate Revision.pdf
	AR Loss Ratio Demonstration	2002, 2002+, 2002 (97), 2002+ (97)	Revised		AR Loss Ratio Demonstration Form 2002 Increase.pdf

EXHIBIT I: DISTRIBUTION OF INFORCE BY STATE
as of 12/31/2007

State	Inforce Count	Annualized Premium
MO	4,417	7,777,372
TX	4,206	7,028,553
OR	2,791	5,556,461
AZ	2,549	4,773,860
CO	1,331	2,804,217
OK	1,690	2,504,342
NE	1,424	2,501,355
IA	1,266	2,240,569
ND	1,121	2,148,274
AR	1,206	1,692,228
LA	1,009	1,635,982
KS	800	1,410,521
UT	1,103	1,387,426
MT	740	1,057,733
NM	382	965,730
ID	517	875,744
IL	543	871,169
TN	468	703,678
MS	403	683,170
SD	241	487,335
NV	217	359,502
OH	148	247,053
CA	125	235,225
WA	111	186,785
FL	89	151,037
IN	79	139,265
WY	59	118,488
KY	40	74,309
MN	38	70,753
WI	24	50,821
NC	27	45,864
MI	21	41,855
VA	17	29,977
GA	18	28,589
AL	17	27,173
NY	11	27,169
PA	11	22,501
MD	8	22,148
SC	6	14,288
AK	4	12,822
HI	8	9,990
NH	5	7,182
WV	4	7,166
DE	2	4,987
NJ	4	3,809
CT	2	3,703
AE	2	2,478
VT	1	1,468
MA	2	1,250
ME	1	-
Grand Total	29,308	51,053,375

EXHIBIT II

REVISED RATES REFLECTING 27% RATE INCREASE

EquiCare 2002

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Issue Age	Elimination Period				
	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$50.80	\$46.70	\$42.80	\$34.70	\$30.60
40	\$53.30	\$49.10	\$44.80	\$36.40	\$32.10
41	\$54.90	\$50.50	\$46.10	\$37.50	\$33.10
42	\$56.40	\$51.90	\$47.50	\$38.50	\$34.00
43	\$57.90	\$53.30	\$48.80	\$39.50	\$34.90
44	\$59.40	\$54.70	\$50.00	\$40.50	\$35.80
45	\$61.00	\$56.10	\$51.30	\$41.70	\$36.80
46	\$62.70	\$57.80	\$52.80	\$42.80	\$37.80
47	\$64.50	\$59.40	\$54.20	\$44.10	\$38.90
48	\$66.30	\$61.10	\$55.80	\$45.20	\$40.00
49	\$68.10	\$62.60	\$57.30	\$46.50	\$41.00
50	\$69.90	\$64.30	\$58.80	\$47.60	\$42.20
51	\$72.40	\$66.70	\$61.00	\$49.40	\$43.70
52	\$74.90	\$69.00	\$63.00	\$51.20	\$45.20
53	\$77.50	\$71.40	\$65.20	\$52.80	\$46.70
54	\$80.00	\$73.70	\$67.30	\$54.60	\$48.30
55	\$82.60	\$75.90	\$69.50	\$56.40	\$49.80
56	\$85.20	\$78.50	\$71.80	\$58.20	\$51.40
57	\$87.90	\$80.90	\$73.90	\$60.10	\$53.10
58	\$90.70	\$83.40	\$76.20	\$61.80	\$54.60
59	\$93.30	\$85.90	\$78.50	\$63.80	\$56.30
60	\$96.00	\$88.40	\$80.80	\$65.50	\$57.90
61	\$102.10	\$94.50	\$85.30	\$71.60	\$61.00
62	\$108.20	\$99.80	\$90.70	\$73.20	\$65.50
63	\$114.30	\$105.20	\$95.30	\$77.70	\$68.60
64	\$120.40	\$111.30	\$100.60	\$81.50	\$72.40
65	\$125.70	\$115.80	\$105.20	\$85.30	\$75.40
66	\$141.00	\$129.50	\$116.60	\$94.50	\$84.60
67	\$156.20	\$144.00	\$128.00	\$103.60	\$93.70
68	\$171.50	\$157.70	\$139.40	\$113.50	\$102.90
69	\$186.70	\$172.20	\$150.90	\$122.70	\$112.00
70	\$202.70	\$185.90	\$162.30	\$131.10	\$121.90
71	\$229.40	\$211.10	\$183.60	\$148.60	\$137.90
72	\$256.00	\$235.50	\$205.00	\$166.10	\$153.90
73	\$282.70	\$259.80	\$226.30	\$183.60	\$169.90
74	\$309.40	\$285.00	\$247.70	\$201.20	\$185.90
75	\$336.00	\$309.40	\$269.00	\$217.90	\$201.90
76	\$383.30	\$352.80	\$307.10	\$248.40	\$230.10
77	\$430.50	\$396.20	\$345.20	\$278.90	\$258.30
78	\$477.80	\$439.70	\$383.30	\$310.10	\$286.50
79	\$525.00	\$483.10	\$420.60	\$340.60	\$315.50
80	\$570.70	\$525.00	\$457.20	\$370.30	\$342.10
81	\$615.70	\$566.90	\$493.00	\$399.30	\$369.60
82	\$660.70	\$607.30	\$528.80	\$428.20	\$396.20
83	\$705.60	\$649.20	\$565.40	\$458.00	\$423.70
84	\$750.60	\$690.40	\$601.20	\$486.90	\$450.30
85	\$794.00	\$730.80	\$636.30	\$515.10	\$476.30
86	\$807.00	\$742.20	\$646.90	\$523.50	\$483.90
87	\$819.90	\$754.40	\$656.80	\$531.90	\$492.30
88	\$832.90	\$765.80	\$667.50	\$540.30	\$499.90
89	\$845.80	\$778.00	\$677.40	\$548.60	\$507.50
90	\$857.30	\$788.70	\$686.60	\$556.30	\$514.40
91	\$868.70	\$799.30	\$696.50	\$563.90	\$521.20
92	\$880.10	\$810.00	\$704.90	\$570.70	\$528.10
93	\$891.50	\$819.90	\$714.00	\$578.40	\$534.90
94	\$903.00	\$830.60	\$723.10	\$586.00	\$541.80
95	\$914.40	\$841.20	\$732.30	\$593.60	\$548.60
96	\$925.80	\$851.90	\$742.20	\$600.50	\$555.50
97	\$937.30	\$862.60	\$751.30	\$608.10	\$562.40
98	\$948.70	\$872.50	\$759.70	\$615.70	\$569.20
99	\$960.10	\$883.20	\$769.60	\$622.60	\$576.10
100	\$971.60	\$893.80	\$778.80	\$630.20	\$582.90

Optional Home Care

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Issue Age	Elimination Period		
	0 Days	7 Days	30 Days
18-39	\$14.70	\$13.50	\$10.70
40	\$15.50	\$14.20	\$11.20
41	\$15.90	\$14.60	\$11.60
42	\$16.40	\$15.00	\$11.80
43	\$16.80	\$15.40	\$12.20
44	\$17.30	\$15.70	\$12.40
45	\$17.70	\$16.30	\$12.80
46	\$18.20	\$16.60	\$13.20
47	\$18.70	\$17.10	\$13.60
48	\$19.20	\$17.70	\$14.00
49	\$19.70	\$18.20	\$14.40
50	\$20.20	\$18.50	\$14.70
51	\$21.00	\$19.30	\$15.20
52	\$21.70	\$19.90	\$15.70
53	\$22.50	\$20.60	\$16.30
54	\$23.20	\$21.30	\$16.90
55	\$23.90	\$22.00	\$17.40
56	\$24.60	\$22.60	\$17.90
57	\$25.50	\$23.40	\$18.50
58	\$26.30	\$24.10	\$19.10
59	\$27.10	\$24.80	\$19.70
60	\$27.80	\$25.50	\$20.20
61	\$28.60	\$25.90	\$21.00
62	\$29.30	\$26.70	\$21.30
63	\$30.10	\$27.80	\$22.10
64	\$30.90	\$28.20	\$22.50
65	\$32.00	\$29.30	\$23.20
66	\$37.00	\$33.90	\$27.40
67	\$41.50	\$38.10	\$32.00
68	\$46.50	\$42.70	\$36.20
69	\$51.40	\$47.20	\$40.40
70	\$56.00	\$51.80	\$44.60
71	\$61.30	\$56.40	\$48.80
72	\$66.70	\$61.30	\$53.30
73	\$72.00	\$66.30	\$57.50
74	\$77.30	\$70.90	\$61.70
75	\$82.70	\$75.80	\$65.90
76	\$88.80	\$81.50	\$70.90
77	\$95.30	\$87.20	\$75.80
78	\$101.30	\$93.30	\$80.40
79	\$107.40	\$99.10	\$85.70
80	\$114.70	\$105.50	\$91.40
81	\$120.00	\$110.10	\$95.60
82	\$125.30	\$115.80	\$100.20
83	\$130.70	\$120.40	\$104.40
84	\$136.40	\$125.30	\$108.60
85	\$139.10	\$128.00	\$110.50
86	\$139.80	\$128.80	\$110.90
87	\$140.60	\$129.50	\$111.30
88	\$140.60	\$129.90	\$112.00
89	\$141.70	\$130.30	\$113.20
90	\$142.50	\$131.10	\$113.50
91	\$143.30	\$131.40	\$113.50
92	\$143.60	\$132.20	\$114.70
93	\$144.40	\$133.00	\$115.10
94	\$145.20	\$133.40	\$115.40
95	\$145.50	\$134.10	\$116.20
96	\$146.30	\$134.50	\$116.20
97	\$147.10	\$134.90	\$117.00
98	\$147.40	\$136.00	\$117.70
99	\$148.20	\$136.40	\$117.70
100	\$149.00	\$137.20	\$118.50

Above rates are standard rates for average, acceptable risks under Equitable's established underwriting guidelines.

Premium rates for healthier than average applicants will range from average to as much as half average.

Rates for applicants with risks higher than average will range up to 500% of average rates.

EXHIBIT II

EquiCare 2002

5 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Issue Age	Elimination Period				
	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$37.80	\$33.00	\$31.90	\$25.80	\$23.00
40	\$39.80	\$34.70	\$33.40	\$27.10	\$24.10
41	\$40.90	\$35.70	\$34.40	\$27.80	\$24.80
42	\$42.00	\$36.70	\$35.30	\$28.70	\$25.50
43	\$43.20	\$37.70	\$36.30	\$29.50	\$26.20
44	\$44.30	\$38.70	\$37.20	\$30.20	\$26.90
45	\$45.50	\$39.60	\$38.20	\$31.00	\$27.60
46	\$46.90	\$40.80	\$39.40	\$31.90	\$28.30
47	\$48.10	\$42.00	\$40.50	\$32.80	\$29.20
48	\$49.40	\$43.20	\$41.50	\$33.70	\$30.00
49	\$50.80	\$44.30	\$42.70	\$34.50	\$30.70
50	\$52.10	\$45.50	\$43.80	\$35.40	\$31.60
51	\$54.00	\$47.10	\$45.30	\$36.80	\$32.80
52	\$55.90	\$48.80	\$47.00	\$38.10	\$33.90
53	\$57.80	\$50.40	\$48.50	\$39.40	\$35.10
54	\$59.70	\$52.10	\$50.20	\$40.60	\$36.20
55	\$61.60	\$53.70	\$51.80	\$41.90	\$37.30
56	\$63.60	\$55.50	\$53.50	\$43.30	\$38.60
57	\$65.70	\$57.30	\$55.10	\$44.70	\$39.80
58	\$67.60	\$58.90	\$56.80	\$46.00	\$41.00
59	\$69.60	\$60.70	\$58.50	\$47.40	\$42.20
60	\$71.60	\$62.50	\$60.20	\$48.80	\$43.40
61	\$76.20	\$70.90	\$64.00	\$54.10	\$45.70
62	\$81.50	\$75.40	\$67.80	\$54.90	\$48.80
63	\$85.30	\$79.20	\$71.60	\$58.70	\$51.10
64	\$90.70	\$80.00	\$75.40	\$61.00	\$54.10
65	\$94.50	\$81.50	\$79.20	\$64.00	\$56.40
66	\$105.90	\$96.80	\$86.90	\$70.90	\$63.20
67	\$117.30	\$108.20	\$96.00	\$77.70	\$70.10
68	\$128.80	\$118.10	\$104.40	\$85.30	\$77.00
69	\$140.20	\$128.80	\$113.50	\$92.20	\$83.80
70	\$151.60	\$140.20	\$121.90	\$98.30	\$91.40
71	\$172.20	\$157.70	\$137.90	\$111.30	\$103.60
72	\$192.00	\$176.80	\$153.90	\$125.00	\$115.10
73	\$212.60	\$195.10	\$169.90	\$137.90	\$127.30
74	\$231.60	\$214.10	\$185.90	\$150.90	\$139.40
75	\$252.20	\$232.40	\$201.20	\$163.10	\$151.60
76	\$287.30	\$264.40	\$230.10	\$185.90	\$173.00
77	\$323.10	\$297.20	\$259.10	\$208.80	\$193.50
78	\$358.10	\$329.20	\$287.30	\$232.40	\$214.90
79	\$394.00	\$362.70	\$315.50	\$255.30	\$237.00
80	\$428.20	\$394.00	\$342.90	\$277.40	\$256.80
81	\$461.80	\$425.20	\$369.60	\$299.50	\$277.40
82	\$495.30	\$455.70	\$396.20	\$320.80	\$297.20
83	\$528.80	\$486.90	\$424.40	\$343.70	\$317.80
84	\$563.10	\$517.40	\$451.10	\$365.00	\$337.60
85	\$595.90	\$547.90	\$477.00	\$386.30	\$357.40
86	\$605.00	\$557.00	\$485.40	\$392.40	\$362.70
87	\$614.90	\$565.40	\$493.00	\$399.30	\$368.80
88	\$624.10	\$574.50	\$500.60	\$405.40	\$374.90
89	\$634.00	\$583.70	\$508.30	\$411.50	\$380.20
90	\$643.10	\$591.30	\$515.10	\$416.80	\$385.60
91	\$651.50	\$599.70	\$522.70	\$422.90	\$390.90
92	\$659.90	\$607.30	\$528.80	\$428.20	\$395.50
93	\$668.30	\$614.90	\$535.70	\$433.60	\$401.60
94	\$677.40	\$623.30	\$542.50	\$439.70	\$406.10
95	\$685.80	\$630.90	\$549.40	\$445.00	\$411.50
96	\$694.20	\$639.30	\$557.00	\$450.30	\$416.80
97	\$703.30	\$646.20	\$563.10	\$456.40	\$422.10
98	\$711.70	\$654.60	\$570.00	\$461.80	\$426.70
99	\$720.10	\$662.20	\$576.80	\$478.50	\$432.10
100	\$728.50	\$670.60	\$584.50	\$480.10	\$437.40

Optional Home Care

5 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Issue Age	Elimination Period		
	0 Days	7 Days	30 Days
18-39	\$11.00	\$10.30	\$8.00
40	\$11.70	\$10.80	\$8.50
41	\$11.90	\$11.00	\$8.80
42	\$12.30	\$11.40	\$8.90
43	\$12.70	\$11.70	\$9.10
44	\$13.00	\$12.10	\$9.40
45	\$13.30	\$12.30	\$9.70
46	\$13.70	\$12.70	\$9.90
47	\$14.10	\$13.10	\$10.30
48	\$14.50	\$13.50	\$10.50
49	\$14.90	\$13.70	\$10.80
50	\$15.20	\$14.10	\$11.00
51	\$15.70	\$14.60	\$11.40
52	\$16.40	\$15.10	\$11.90
53	\$16.90	\$15.60	\$12.30
54	\$17.50	\$16.30	\$12.70
55	\$18.00	\$16.80	\$13.10
56	\$18.50	\$17.30	\$13.60
57	\$19.20	\$17.80	\$14.00
58	\$19.80	\$18.30	\$14.40
59	\$20.30	\$18.90	\$14.90
60	\$21.00	\$19.40	\$15.20
61	\$21.70	\$19.80	\$15.60
62	\$21.70	\$20.20	\$16.00
63	\$22.90	\$21.00	\$16.40
64	\$22.90	\$21.00	\$16.80
65	\$24.00	\$22.10	\$19.10
66	\$27.40	\$25.50	\$21.00
67	\$31.20	\$28.60	\$24.00
68	\$34.70	\$32.40	\$27.10
69	\$38.50	\$35.40	\$30.10
70	\$42.30	\$38.50	\$33.50
71	\$45.70	\$42.70	\$36.60
72	\$49.90	\$45.70	\$39.60
73	\$53.70	\$49.50	\$43.10
74	\$58.30	\$53.00	\$46.10
75	\$61.70	\$56.80	\$49.90
76	\$66.70	\$61.30	\$53.30
77	\$71.20	\$65.50	\$56.80
78	\$76.20	\$70.10	\$60.60
79	\$80.80	\$73.90	\$64.40
80	\$85.70	\$78.90	\$68.60
81	\$89.90	\$82.70	\$72.00
82	\$94.10	\$86.50	\$75.40
83	\$98.30	\$90.30	\$78.10
84	\$102.10	\$94.10	\$81.50
85	\$102.90	\$95.30	\$82.30
86	\$103.60	\$96.00	\$83.40
87	\$104.80	\$97.20	\$83.80
88	\$105.50	\$97.50	\$84.20
89	\$106.70	\$97.90	\$84.60
90	\$106.70	\$98.30	\$85.00
91	\$107.40	\$98.70	\$85.00
92	\$107.80	\$99.10	\$85.70
93	\$108.60	\$99.80	\$86.10
94	\$108.60	\$99.80	\$86.50
95	\$109.30	\$100.60	\$86.90
96	\$109.70	\$100.60	\$86.90
97	\$110.10	\$101.70	\$87.60
98	\$110.50	\$101.70	\$88.00
99	\$111.30	\$102.50	\$88.40
100	\$111.60	\$102.50	\$88.40

Above rates are standard rates for average, acceptable risks under Equitable's established underwriting guidelines. Premium rates for healthier than average applicants will range from average to as much as half average. Rates for applicants with risks higher than average will range up to 500% of average rates.

EXHIBIT II

EquiCare 2002

4 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Issue Age	Elimination Period				
	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$35.40	\$32.60	\$29.80	\$24.10	\$21.30
40	\$37.20	\$34.30	\$31.40	\$25.40	\$22.50
41	\$38.40	\$35.30	\$32.30	\$26.20	\$23.10
42	\$39.40	\$36.20	\$33.10	\$26.80	\$23.70
43	\$40.40	\$37.20	\$34.00	\$27.60	\$24.40
44	\$41.50	\$38.20	\$34.90	\$28.30	\$25.00
45	\$42.50	\$39.20	\$35.80	\$29.10	\$25.70
46	\$43.80	\$40.40	\$36.80	\$29.80	\$26.40
47	\$45.10	\$41.50	\$37.80	\$30.70	\$27.20
48	\$46.40	\$42.70	\$39.00	\$31.60	\$27.90
49	\$47.50	\$43.80	\$40.00	\$32.40	\$28.60
50	\$48.80	\$45.00	\$41.00	\$33.30	\$29.30
51	\$50.50	\$46.50	\$42.50	\$34.40	\$30.50
52	\$52.30	\$48.10	\$44.10	\$35.70	\$31.50
53	\$54.10	\$49.80	\$45.50	\$36.80	\$32.60
54	\$55.90	\$51.40	\$47.00	\$38.10	\$33.70
55	\$57.70	\$53.10	\$48.50	\$39.40	\$34.70
56	\$59.60	\$54.70	\$50.00	\$40.60	\$35.80
57	\$61.50	\$56.50	\$51.70	\$41.90	\$37.00
58	\$63.20	\$58.30	\$53.20	\$43.20	\$38.10
59	\$65.20	\$59.90	\$54.90	\$44.50	\$39.20
60	\$67.10	\$61.70	\$56.40	\$45.70	\$40.40
61	\$71.60	\$66.30	\$60.20	\$50.30	\$42.70
62	\$76.20	\$70.10	\$63.20	\$51.10	\$46.50
63	\$80.00	\$73.90	\$66.30	\$54.10	\$48.00
64	\$84.60	\$77.70	\$70.10	\$57.20	\$51.10
65	\$88.40	\$80.80	\$73.90	\$60.20	\$52.60
66	\$99.10	\$90.70	\$81.50	\$66.30	\$58.70
67	\$109.70	\$100.60	\$89.90	\$73.20	\$65.50
68	\$120.40	\$110.50	\$97.50	\$79.20	\$72.40
69	\$131.10	\$120.40	\$105.90	\$86.10	\$78.50
70	\$141.70	\$130.30	\$113.50	\$92.20	\$85.30
71	\$160.80	\$147.80	\$128.80	\$104.40	\$96.80
72	\$179.10	\$164.60	\$143.30	\$115.80	\$107.40
73	\$198.10	\$182.10	\$158.50	\$128.80	\$118.90
74	\$216.40	\$199.60	\$173.00	\$141.00	\$130.30
75	\$235.50	\$216.40	\$188.20	\$152.40	\$141.70
76	\$268.20	\$246.90	\$214.90	\$174.50	\$160.80
77	\$301.80	\$277.40	\$241.60	\$195.10	\$180.60
78	\$334.50	\$307.80	\$268.20	\$217.20	\$200.40
79	\$367.30	\$338.30	\$294.10	\$238.50	\$221.00
80	\$399.30	\$368.00	\$320.00	\$259.10	\$239.30
81	\$431.30	\$397.00	\$345.20	\$279.70	\$259.10
82	\$462.50	\$425.20	\$370.30	\$300.20	\$277.40
83	\$493.80	\$454.20	\$395.50	\$320.80	\$296.40
84	\$525.00	\$483.10	\$420.60	\$340.60	\$315.50
85	\$555.50	\$511.30	\$445.00	\$360.40	\$333.80
86	\$564.60	\$519.70	\$452.60	\$366.50	\$338.30
87	\$573.80	\$528.10	\$460.20	\$372.60	\$344.40
88	\$582.90	\$536.40	\$467.10	\$378.00	\$349.80
89	\$592.10	\$544.80	\$474.00	\$384.00	\$355.10
90	\$600.50	\$551.70	\$480.80	\$389.40	\$359.70
91	\$608.10	\$559.30	\$487.70	\$394.70	\$365.00
92	\$616.50	\$566.90	\$493.00	\$399.30	\$369.60
93	\$624.10	\$574.50	\$499.90	\$404.60	\$374.10
94	\$631.70	\$581.40	\$506.00	\$410.00	\$379.50
95	\$640.10	\$589.00	\$512.10	\$415.30	\$384.00
96	\$648.50	\$595.90	\$519.70	\$420.60	\$388.60
97	\$656.10	\$604.30	\$525.80	\$426.00	\$393.20
98	\$663.70	\$611.10	\$531.90	\$431.30	\$398.50
99	\$672.10	\$618.00	\$538.70	\$435.90	\$403.10
100	\$680.50	\$625.60	\$545.60	\$441.20	\$408.40

Optional Home Care

4 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Issue Age	Elimination Period		
	0 Days	7 Days	30 Days
18-39	\$10.30	\$9.50	\$7.50
40	\$10.80	\$9.90	\$7.90
41	\$11.00	\$10.30	\$8.00
42	\$11.40	\$10.50	\$8.30
43	\$11.70	\$10.80	\$8.50
44	\$12.10	\$11.00	\$8.80
45	\$12.30	\$11.40	\$8.90
46	\$12.70	\$11.70	\$9.30
47	\$13.10	\$12.10	\$9.50
48	\$13.50	\$12.30	\$9.80
49	\$13.70	\$12.70	\$10.00
50	\$14.10	\$13.10	\$10.30
51	\$14.60	\$13.50	\$10.70
52	\$15.10	\$14.00	\$11.00
53	\$15.60	\$14.50	\$11.40
54	\$16.30	\$15.00	\$11.80
55	\$16.80	\$15.40	\$12.10
56	\$17.30	\$15.90	\$12.60
57	\$17.80	\$16.40	\$13.00
58	\$18.30	\$16.90	\$13.30
59	\$18.90	\$17.40	\$13.70
60	\$19.40	\$17.90	\$14.10
61	\$19.80	\$17.90	\$14.50
62	\$20.20	\$18.70	\$14.90
63	\$21.00	\$19.10	\$15.60
64	\$21.30	\$19.80	\$16.00
65	\$22.10	\$20.60	\$16.00
66	\$25.50	\$23.60	\$19.40
67	\$29.00	\$26.70	\$22.10
68	\$32.40	\$30.10	\$25.10
69	\$35.80	\$33.10	\$28.20
70	\$39.20	\$36.20	\$31.20
71	\$42.70	\$39.20	\$34.30
72	\$46.90	\$43.10	\$37.30
73	\$50.30	\$46.10	\$40.00
74	\$54.10	\$49.50	\$43.40
75	\$57.50	\$53.30	\$46.10
76	\$62.10	\$57.20	\$49.50
77	\$66.30	\$61.30	\$53.00
78	\$70.90	\$65.20	\$56.40
79	\$75.40	\$69.30	\$60.20
80	\$80.40	\$73.50	\$64.00
81	\$83.80	\$77.00	\$67.10
82	\$87.60	\$80.80	\$70.10
83	\$91.80	\$84.20	\$73.20
84	\$95.60	\$88.00	\$76.20
85	\$96.00	\$89.50	\$76.60
86	\$96.80	\$89.50	\$77.30
87	\$97.50	\$90.30	\$78.10
88	\$97.90	\$90.70	\$78.90
89	\$98.70	\$91.10	\$79.20
90	\$99.40	\$91.80	\$79.20
91	\$100.20	\$92.20	\$79.60
92	\$100.60	\$92.60	\$80.40
93	\$101.00	\$92.60	\$80.40
94	\$101.70	\$93.30	\$81.20
95	\$102.10	\$93.70	\$81.50
96	\$102.10	\$93.70	\$81.50
97	\$102.90	\$94.10	\$81.90
98	\$103.60	\$94.90	\$82.30
99	\$103.60	\$95.60	\$82.30
100	\$104.00	\$96.00	\$82.70

Above rates are standard rates for average, acceptable risks under Equitable's established underwriting guidelines.
 Premium rates for healthier than average applicants will range from average to as much as half average.
 Rates for applicants with risks higher than average will range up to 500% of average rates.

EXHIBIT II

EquiCare 2002

3 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Issue Age	Elimination Period				
	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$31.90	\$29.10	\$26.70	\$21.70	\$18.90
40	\$33.40	\$30.50	\$27.90	\$22.90	\$19.90
41	\$34.40	\$31.40	\$28.70	\$23.50	\$20.40
42	\$35.30	\$32.30	\$29.60	\$24.10	\$21.10
43	\$36.30	\$33.10	\$30.40	\$24.80	\$21.60
44	\$37.20	\$33.90	\$31.10	\$25.50	\$22.20
45	\$38.20	\$34.80	\$31.90	\$26.20	\$22.70
46	\$39.40	\$35.80	\$32.90	\$26.90	\$23.40
47	\$40.50	\$36.80	\$33.80	\$27.70	\$24.00
48	\$41.50	\$37.80	\$34.70	\$28.40	\$24.80
49	\$42.70	\$38.90	\$35.70	\$29.20	\$25.40
50	\$43.80	\$39.90	\$36.60	\$30.00	\$26.00
51	\$45.30	\$41.40	\$38.00	\$31.00	\$27.10
52	\$47.00	\$42.80	\$39.20	\$32.10	\$27.90
53	\$48.50	\$44.30	\$40.60	\$33.10	\$29.00
54	\$50.20	\$45.70	\$41.90	\$34.30	\$29.80
55	\$51.80	\$47.10	\$43.20	\$35.40	\$30.70
56	\$53.50	\$48.80	\$44.70	\$36.60	\$31.80
57	\$55.10	\$50.30	\$46.10	\$37.70	\$32.80
58	\$56.80	\$51.80	\$47.50	\$38.90	\$33.80
59	\$58.50	\$53.30	\$48.90	\$40.00	\$34.80
60	\$60.20	\$54.90	\$50.30	\$41.10	\$35.80
61	\$64.00	\$58.70	\$53.30	\$45.00	\$38.10
62	\$67.80	\$62.50	\$56.40	\$45.70	\$41.10
63	\$71.60	\$65.50	\$59.40	\$48.80	\$42.70
64	\$75.40	\$69.30	\$62.50	\$51.10	\$45.00
65	\$78.50	\$72.40	\$65.50	\$53.30	\$47.20
66	\$87.60	\$80.80	\$72.40	\$58.70	\$52.60
67	\$97.50	\$89.90	\$80.00	\$64.80	\$58.70
68	\$106.70	\$98.30	\$86.90	\$70.90	\$64.00
69	\$116.60	\$107.40	\$94.50	\$76.20	\$70.10
70	\$126.50	\$115.80	\$101.30	\$81.50	\$76.20
71	\$143.30	\$131.80	\$114.30	\$93.00	\$86.10
72	\$160.00	\$147.10	\$128.00	\$103.60	\$96.00
73	\$176.80	\$162.30	\$141.00	\$114.30	\$105.90
74	\$193.50	\$178.30	\$154.70	\$125.70	\$115.80
75	\$209.60	\$193.50	\$167.60	\$136.40	\$125.70
76	\$239.30	\$220.20	\$192.00	\$155.40	\$144.00
77	\$269.00	\$247.70	\$215.60	\$174.50	\$161.50
78	\$298.70	\$274.30	\$239.30	\$193.50	\$179.10
79	\$327.70	\$301.80	\$262.90	\$212.60	\$197.40
80	\$356.60	\$327.70	\$285.80	\$231.60	\$213.40
81	\$384.80	\$354.30	\$307.80	\$249.20	\$230.90
82	\$413.00	\$379.50	\$330.70	\$267.50	\$247.70
83	\$441.20	\$405.40	\$353.60	\$285.80	\$264.40
84	\$468.60	\$431.30	\$375.70	\$304.00	\$281.20
85	\$496.10	\$456.40	\$397.80	\$321.60	\$297.20
86	\$504.40	\$464.10	\$403.90	\$326.90	\$302.50
87	\$512.10	\$471.70	\$410.70	\$332.20	\$307.80
88	\$520.40	\$478.50	\$416.80	\$337.60	\$312.40
89	\$528.80	\$486.20	\$422.90	\$342.90	\$317.00
90	\$535.70	\$493.00	\$429.00	\$347.50	\$321.60
91	\$542.50	\$499.10	\$435.10	\$352.00	\$325.40
92	\$550.20	\$506.00	\$440.40	\$356.60	\$329.90
93	\$557.00	\$512.10	\$445.80	\$361.20	\$334.50
94	\$563.90	\$518.90	\$451.90	\$365.80	\$338.30
95	\$571.50	\$525.80	\$457.20	\$371.10	\$342.90
96	\$578.40	\$532.60	\$464.10	\$374.90	\$346.70
97	\$586.00	\$538.70	\$469.40	\$380.20	\$351.30
98	\$592.80	\$544.80	\$474.70	\$384.80	\$355.90
99	\$599.70	\$551.70	\$480.80	\$388.60	\$359.70
100	\$607.30	\$558.50	\$486.90	\$394.00	\$364.20

Optional Home Care

3 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Issue Age	Elimination Period			
	0 Days	7 Days	30 Days	
18-39	\$9.00	\$8.00	\$6.70	
40	\$9.50	\$8.50	\$7.10	
41	\$9.80	\$8.80	\$7.40	
42	\$10.00	\$8.90	\$7.50	
43	\$10.30	\$9.10	\$7.70	
44	\$10.70	\$9.40	\$8.00	
45	\$10.90	\$9.70	\$8.10	
46	\$11.20	\$9.90	\$8.40	
47	\$11.60	\$10.30	\$8.60	
48	\$11.80	\$10.50	\$8.90	
49	\$12.20	\$10.80	\$9.10	
50	\$12.40	\$11.00	\$9.30	
51	\$13.00	\$11.40	\$9.70	
52	\$13.30	\$11.90	\$10.00	
53	\$13.80	\$12.30	\$10.30	
54	\$14.40	\$12.70	\$10.70	
55	\$14.70	\$13.10	\$11.00	
56	\$15.20	\$13.60	\$11.40	
57	\$15.70	\$14.00	\$11.80	
58	\$16.10	\$14.40	\$12.10	
59	\$16.60	\$14.90	\$12.40	
60	\$17.10	\$15.20	\$12.80	
61	\$17.50	\$15.20	\$13.20	
62	\$18.30	\$15.60	\$13.20	
63	\$18.70	\$16.40	\$13.60	
64	\$19.10	\$16.40	\$14.00	
65	\$19.80	\$17.10	\$14.40	
66	\$23.20	\$19.80	\$16.60	
67	\$25.90	\$22.50	\$18.50	
68	\$29.30	\$25.10	\$21.20	
69	\$32.00	\$27.80	\$23.10	
70	\$35.10	\$30.50	\$25.40	
71	\$38.50	\$33.10	\$27.70	
72	\$41.50	\$35.80	\$29.60	
73	\$45.00	\$38.90	\$31.90	
74	\$48.00	\$41.10	\$33.80	
75	\$51.80	\$44.20	\$36.10	
76	\$55.60	\$47.60	\$38.00	
77	\$59.40	\$50.70	\$40.30	
78	\$63.20	\$54.10	\$42.50	
79	\$67.40	\$57.20	\$44.50	
80	\$71.60	\$61.00	\$47.10	
81	\$75.10	\$63.60	\$49.00	
82	\$78.50	\$66.70	\$50.90	
83	\$81.50	\$69.30	\$52.50	
84	\$85.30	\$72.00	\$54.40	
85	\$86.10	\$72.40	\$54.40	
86	\$86.90	\$72.80	\$54.70	
87	\$87.60	\$73.50	\$55.10	
88	\$88.40	\$73.90	\$55.10	
89	\$88.40	\$74.70	\$55.50	
90	\$89.20	\$74.70	\$55.50	
91	\$89.50	\$75.10	\$55.90	
92	\$89.90	\$75.40	\$55.90	
93	\$90.30	\$75.80	\$56.30	
94	\$90.70	\$76.20	\$56.30	
95	\$91.10	\$76.20	\$56.30	
96	\$91.40	\$76.60	\$56.30	
97	\$91.80	\$77.00	\$56.60	
98	\$92.20	\$77.30	\$56.60	
99	\$93.00	\$77.70	\$56.60	
100	\$93.00	\$77.70	\$56.60	

Above rates are standard rates for average, acceptable risks under Equitable's established underwriting guidelines.

Premium rates for healthier than average applicants will range from average to as much as half average.

Rates for applicants with risks higher than average will range up to 500% of average rates.

EXHIBIT II

EquiCare 2002

2 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Issue Age	Elimination Period				
	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$25.40	\$23.00	\$18.90	\$16.50	\$12.40
40	\$26.70	\$24.10	\$19.90	\$17.40	\$13.10
41	\$27.40	\$24.80	\$20.40	\$17.90	\$13.50
42	\$28.20	\$25.50	\$21.10	\$18.30	\$13.80
43	\$29.00	\$26.20	\$21.60	\$18.80	\$14.20
44	\$29.70	\$26.90	\$22.20	\$19.30	\$14.60
45	\$30.50	\$27.60	\$22.70	\$19.80	\$15.00
46	\$31.40	\$28.30	\$23.40	\$20.40	\$15.50
47	\$32.30	\$29.20	\$24.00	\$21.00	\$15.90
48	\$33.10	\$30.00	\$24.80	\$21.60	\$16.30
49	\$34.00	\$30.70	\$25.40	\$22.10	\$16.80
50	\$34.90	\$31.60	\$26.00	\$22.70	\$17.10
51	\$36.20	\$32.80	\$27.10	\$23.50	\$17.80
52	\$37.50	\$33.90	\$27.90	\$24.40	\$18.40
53	\$38.70	\$35.10	\$29.00	\$25.10	\$19.10
54	\$40.00	\$36.20	\$29.80	\$26.00	\$19.70
55	\$41.30	\$37.30	\$30.70	\$26.90	\$20.30
56	\$42.70	\$38.60	\$31.80	\$27.70	\$21.00
57	\$43.90	\$39.80	\$32.80	\$28.60	\$21.60
58	\$45.30	\$41.00	\$33.80	\$29.50	\$22.40
59	\$46.60	\$42.20	\$34.80	\$30.40	\$23.00
60	\$48.00	\$43.40	\$35.80	\$31.20	\$23.60
61	\$51.10	\$45.70	\$38.10	\$32.80	\$25.10
62	\$54.10	\$48.80	\$40.40	\$35.10	\$26.70
63	\$57.20	\$51.10	\$42.70	\$37.30	\$28.20
64	\$60.20	\$54.10	\$45.00	\$38.90	\$29.70
65	\$62.50	\$56.40	\$47.20	\$40.40	\$31.20
66	\$70.10	\$63.20	\$52.60	\$45.70	\$35.10
67	\$77.70	\$70.10	\$58.70	\$50.30	\$38.90
68	\$85.30	\$77.00	\$64.00	\$55.60	\$42.70
69	\$93.00	\$83.80	\$70.10	\$60.20	\$46.50
70	\$101.30	\$91.40	\$76.20	\$65.50	\$50.30
71	\$114.30	\$102.90	\$86.10	\$74.70	\$57.20
72	\$128.00	\$115.10	\$96.00	\$83.10	\$64.00
73	\$141.00	\$127.30	\$105.90	\$91.40	\$70.90
74	\$154.70	\$139.40	\$115.80	\$100.60	\$77.00
75	\$167.60	\$150.90	\$125.70	\$109.00	\$83.80
76	\$191.30	\$172.20	\$143.30	\$124.20	\$96.00
77	\$214.90	\$193.50	\$161.50	\$139.40	\$107.40
78	\$238.50	\$214.90	\$179.10	\$155.40	\$119.60
79	\$262.10	\$236.20	\$196.60	\$170.70	\$131.10
80	\$285.00	\$256.80	\$214.10	\$185.20	\$142.50
81	\$307.80	\$276.60	\$230.90	\$199.60	\$153.90
82	\$329.90	\$297.20	\$247.70	\$214.90	\$165.40
83	\$352.80	\$317.80	\$264.40	\$229.40	\$176.00
84	\$374.90	\$337.60	\$281.20	\$243.80	\$187.50
85	\$397.00	\$357.40	\$297.90	\$257.60	\$198.10
86	\$403.10	\$362.70	\$302.50	\$262.10	\$201.90
87	\$410.00	\$368.80	\$307.10	\$266.70	\$205.00
88	\$416.10	\$374.90	\$312.40	\$270.50	\$208.00
89	\$422.90	\$380.20	\$317.00	\$275.10	\$211.10
90	\$428.20	\$385.60	\$321.60	\$278.10	\$214.10
91	\$434.30	\$390.90	\$325.40	\$281.90	\$217.20
92	\$439.70	\$396.20	\$329.90	\$285.80	\$220.20
93	\$445.80	\$400.80	\$334.50	\$289.60	\$222.50
94	\$451.10	\$406.10	\$338.30	\$293.40	\$225.60
95	\$457.20	\$411.50	\$342.90	\$297.20	\$228.60
96	\$462.50	\$416.80	\$346.70	\$301.00	\$231.60
97	\$468.60	\$421.40	\$351.30	\$304.80	\$233.90
98	\$474.00	\$426.70	\$355.90	\$307.80	\$237.00
99	\$480.10	\$432.10	\$359.70	\$311.70	\$240.00
100	\$485.40	\$437.40	\$364.20	\$315.50	\$243.10

Optional Home Care

2 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Issue Age	Elimination Period			
	0 Days	7 Days	30 Days	
18-39	\$7.20	\$6.50	\$5.50	
40	\$7.60	\$6.70	\$5.70	
41	\$7.90	\$7.00	\$5.80	
42	\$8.00	\$7.10	\$6.10	
43	\$8.30	\$7.40	\$6.20	
44	\$8.50	\$7.50	\$6.40	
45	\$8.80	\$7.70	\$6.50	
46	\$9.00	\$8.00	\$6.70	
47	\$9.30	\$8.30	\$6.90	
48	\$9.50	\$8.40	\$7.10	
49	\$9.80	\$8.60	\$7.20	
50	\$10.00	\$8.90	\$7.50	
51	\$10.30	\$9.10	\$7.70	
52	\$10.70	\$9.50	\$8.00	
53	\$11.00	\$9.80	\$8.30	
54	\$11.40	\$10.20	\$8.60	
55	\$11.80	\$10.50	\$8.90	
56	\$12.20	\$10.80	\$9.10	
57	\$12.60	\$11.20	\$9.40	
58	\$13.00	\$11.60	\$9.70	
59	\$13.30	\$11.80	\$10.00	
60	\$13.70	\$12.20	\$10.30	
61	\$14.10	\$13.00	\$10.70	
62	\$14.50	\$13.00	\$11.00	
63	\$14.90	\$13.70	\$11.40	
64	\$15.20	\$13.70	\$11.40	
65	\$16.00	\$14.50	\$11.80	
66	\$18.70	\$16.80	\$14.10	
67	\$21.00	\$18.70	\$15.60	
68	\$23.60	\$21.00	\$17.50	
69	\$25.90	\$23.20	\$19.10	
70	\$27.80	\$25.10	\$21.00	
71	\$30.90	\$27.80	\$22.90	
72	\$33.10	\$30.10	\$24.80	
73	\$36.20	\$32.40	\$27.10	
74	\$38.50	\$34.70	\$29.00	
75	\$41.50	\$37.30	\$31.20	
76	\$44.60	\$40.00	\$33.50	
77	\$47.60	\$42.70	\$35.40	
78	\$50.70	\$45.70	\$38.10	
79	\$54.10	\$48.40	\$40.40	
80	\$57.50	\$51.40	\$43.10	
81	\$59.80	\$54.10	\$45.00	
82	\$62.90	\$56.40	\$46.90	
83	\$65.50	\$58.70	\$49.10	
84	\$68.20	\$61.30	\$51.10	
85	\$69.00	\$61.70	\$51.40	
86	\$69.70	\$62.50	\$51.80	
87	\$70.10	\$62.90	\$52.60	
88	\$70.90	\$63.20	\$53.00	
89	\$70.90	\$64.00	\$53.30	
90	\$71.20	\$64.00	\$53.30	
91	\$71.60	\$64.40	\$53.70	
92	\$72.00	\$64.40	\$53.70	
93	\$72.00	\$65.20	\$54.10	
94	\$72.80	\$65.20	\$54.50	
95	\$72.80	\$65.50	\$54.50	
96	\$73.20	\$65.50	\$55.20	
97	\$73.50	\$66.30	\$55.20	
98	\$73.90	\$66.70	\$55.20	
99	\$73.90	\$66.70	\$55.60	
100	\$74.70	\$67.10	\$56.00	

Above rates are standard rates for average, acceptable risks under Equitable's established underwriting guidelines.
 Premium rates for healthier than average applicants will range from average to as much as half average.
 Rates for applicants with risks higher than average will range up to 500% of average rates.

EXHIBIT II

EquiCare 2002

1 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Issue Age	Elimination Period				
	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$17.40	\$15.40	\$13.00	\$11.30	\$8.50
40	\$18.20	\$16.10	\$13.60	\$11.80	\$8.90
41	\$18.70	\$16.50	\$14.00	\$12.20	\$9.10
42	\$19.30	\$17.00	\$14.40	\$12.60	\$9.40
43	\$19.80	\$17.50	\$14.70	\$12.80	\$9.70
44	\$20.30	\$17.90	\$15.10	\$13.20	\$9.90
45	\$20.80	\$18.40	\$15.50	\$13.60	\$10.20
46	\$21.50	\$18.90	\$15.90	\$14.00	\$10.40
47	\$22.00	\$19.40	\$16.40	\$14.40	\$10.80
48	\$22.60	\$19.90	\$16.90	\$14.70	\$11.00
49	\$23.20	\$20.60	\$17.30	\$15.10	\$11.30
50	\$23.90	\$21.10	\$17.80	\$15.50	\$11.70
51	\$24.80	\$21.80	\$18.40	\$16.10	\$12.10
52	\$25.50	\$22.60	\$19.10	\$16.60	\$12.40
53	\$26.40	\$23.40	\$19.70	\$17.30	\$13.00
54	\$27.30	\$24.10	\$20.30	\$17.80	\$13.30
55	\$28.20	\$24.90	\$21.00	\$18.30	\$13.70
56	\$29.10	\$25.70	\$21.60	\$18.90	\$14.20
57	\$30.00	\$26.50	\$22.40	\$19.60	\$14.60
58	\$31.00	\$27.30	\$23.00	\$20.20	\$15.10
59	\$31.90	\$28.20	\$23.70	\$20.70	\$15.50
60	\$32.80	\$29.00	\$24.40	\$21.30	\$16.00
61	\$34.30	\$31.20	\$25.90	\$22.10	\$17.50
62	\$36.60	\$32.80	\$27.40	\$23.60	\$18.30
63	\$38.90	\$35.10	\$29.00	\$25.10	\$19.10
64	\$41.10	\$36.60	\$30.50	\$26.70	\$20.60
65	\$42.70	\$38.10	\$32.00	\$27.40	\$21.30
66	\$48.00	\$42.70	\$35.80	\$31.20	\$23.60
67	\$53.30	\$48.00	\$39.60	\$34.30	\$26.70
68	\$57.90	\$52.60	\$43.40	\$38.10	\$29.00
69	\$63.20	\$57.20	\$47.20	\$41.10	\$31.20
70	\$68.60	\$61.70	\$51.80	\$45.00	\$34.30
71	\$77.70	\$70.10	\$58.70	\$50.30	\$38.90
72	\$86.90	\$78.50	\$65.50	\$56.40	\$43.40
73	\$96.00	\$86.10	\$71.60	\$62.50	\$48.00
74	\$105.20	\$94.50	\$78.50	\$68.60	\$52.60
75	\$114.30	\$102.90	\$85.30	\$73.90	\$57.20
76	\$130.30	\$117.30	\$97.50	\$84.60	\$64.80
77	\$146.30	\$131.80	\$109.70	\$95.30	\$73.20
78	\$162.30	\$146.30	\$121.90	\$105.20	\$80.80
79	\$178.30	\$160.80	\$134.10	\$115.80	\$89.20
80	\$193.50	\$174.50	\$145.50	\$125.70	\$96.80
81	\$209.60	\$188.20	\$157.00	\$135.60	\$104.40
82	\$224.80	\$201.90	\$168.40	\$145.50	\$112.00
83	\$240.00	\$215.60	\$179.80	\$155.40	\$119.60
84	\$255.30	\$229.40	\$191.30	\$166.10	\$127.30
85	\$269.70	\$243.10	\$202.70	\$175.30	\$134.90
86	\$274.30	\$246.90	\$205.70	\$178.30	\$137.20
87	\$278.90	\$250.70	\$208.80	\$181.40	\$139.40
88	\$282.70	\$254.50	\$212.60	\$183.60	\$141.70
89	\$287.30	\$258.30	\$215.60	\$186.70	\$144.00
90	\$291.10	\$262.10	\$218.70	\$189.00	\$145.50
91	\$294.90	\$265.90	\$221.70	\$192.00	\$147.80
92	\$299.50	\$269.00	\$224.00	\$194.30	\$149.40
93	\$303.30	\$272.80	\$227.10	\$196.60	\$151.60
94	\$307.10	\$275.80	\$230.10	\$199.60	\$153.20
95	\$310.90	\$279.70	\$233.20	\$201.90	\$155.40
96	\$314.70	\$283.50	\$236.20	\$204.20	\$157.00
97	\$318.50	\$286.50	\$238.50	\$207.30	\$159.30
98	\$322.30	\$290.30	\$241.60	\$209.60	\$160.80
99	\$326.10	\$293.40	\$244.60	\$211.80	\$163.10
100	\$329.90	\$297.20	\$247.70	\$214.90	\$165.40

Optional Home Care

1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Issue Age	Elimination Period			
	0 Days	7 Days	30 Days	
18-39	\$4.80	\$4.70	\$3.80	
40	\$5.10	\$4.80	\$4.10	
41	\$5.20	\$5.00	\$4.20	
42	\$5.30	\$5.20	\$4.20	
43	\$5.50	\$5.30	\$4.30	
44	\$5.70	\$5.50	\$4.40	
45	\$5.80	\$5.60	\$4.60	
46	\$6.00	\$5.70	\$4.70	
47	\$6.10	\$5.80	\$4.80	
48	\$6.40	\$6.10	\$5.00	
49	\$6.50	\$6.20	\$5.10	
50	\$6.60	\$6.40	\$5.20	
51	\$6.90	\$6.60	\$5.50	
52	\$7.10	\$6.90	\$5.60	
53	\$7.40	\$7.10	\$5.80	
54	\$7.60	\$7.40	\$6.10	
55	\$7.90	\$7.50	\$6.20	
56	\$8.10	\$7.70	\$6.50	
57	\$8.40	\$8.00	\$6.60	
58	\$8.60	\$8.30	\$6.90	
59	\$8.90	\$8.50	\$7.00	
60	\$9.10	\$8.80	\$7.20	
61	\$9.90	\$8.80	\$7.20	
62	\$9.90	\$9.10	\$7.60	
63	\$10.30	\$9.10	\$7.60	
64	\$10.30	\$9.50	\$8.00	
65	\$10.70	\$9.90	\$8.00	
66	\$12.60	\$11.40	\$9.50	
67	\$14.10	\$12.60	\$10.70	
68	\$16.00	\$14.10	\$11.80	
69	\$17.50	\$15.60	\$13.30	
70	\$19.10	\$17.10	\$14.10	
71	\$21.00	\$18.70	\$15.60	
72	\$22.90	\$20.20	\$16.80	
73	\$24.40	\$22.10	\$18.70	
74	\$26.30	\$23.60	\$19.80	
75	\$28.20	\$25.10	\$21.30	
76	\$30.10	\$27.10	\$22.90	
77	\$32.40	\$29.00	\$24.40	
78	\$34.70	\$30.90	\$25.90	
79	\$36.60	\$32.80	\$27.40	
80	\$39.20	\$35.10	\$29.30	
81	\$40.80	\$37.00	\$30.50	
82	\$42.70	\$38.50	\$32.00	
83	\$44.20	\$40.00	\$33.50	
84	\$46.10	\$41.90	\$34.70	
85	\$46.90	\$41.90	\$35.10	
86	\$47.20	\$42.30	\$35.40	
87	\$47.60	\$42.70	\$35.80	
88	\$48.00	\$43.10	\$35.80	
89	\$48.40	\$43.40	\$36.20	
90	\$48.40	\$43.80	\$36.20	
91	\$48.80	\$43.80	\$36.20	
92	\$48.80	\$44.20	\$37.00	
93	\$49.10	\$44.20	\$37.00	
94	\$49.10	\$44.60	\$37.00	
95	\$49.50	\$44.60	\$37.00	
96	\$49.90	\$44.60	\$37.30	
97	\$49.90	\$45.00	\$37.70	
98	\$50.30	\$45.00	\$37.70	
99	\$50.70	\$45.70	\$37.70	
100	\$50.70	\$45.70	\$38.10	

Above rates are standard rates for average, acceptable risks under Equitable's established underwriting guidelines.
 Premium rates for healthier than average applicants will range from average to as much as half average.
 Rates for applicants with risks higher than average will range up to 500% of average rates.

EXHIBIT III **HISTORICAL AND PROJECTED EXPERIENCE AND LOSS RATIO DEMONSTRATION**

Overall

ALL AGES

0.04

Experience Period	Earned Prem Original Level	Increased Premium	Incurred Claims	Interest Adjusted to 7/1/2007 Original Level	Increased Premium	Incurred Claims	LR	Cumul LR
1996	374,717		-	588,283	-	-	0.0%	0.0%
1997	4,127,311		1,025,718	6,230,420	-	1,548,382	24.9%	22.7%
1998	9,228,288		2,173,799	13,394,851	-	3,155,268	23.6%	23.3%
1999	14,193,225		4,611,950	19,809,087	-	6,436,770	32.5%	27.8%
2000	18,503,436		6,857,518	24,831,470	-	9,202,737	37.1%	31.4%
2001	22,153,701		9,478,988	28,586,632	-	12,231,471	42.8%	34.9%
2002	27,928,042		12,101,052	34,651,645	-	15,014,348	43.3%	37.2%
2003	35,138,389		15,960,118	41,921,023	-	19,040,841	45.4%	39.2%
2004	42,018,742		19,485,324	48,201,409	-	22,352,408	46.4%	40.8%
2005	47,414,535	75,866	17,805,595	52,299,175	83,682	19,639,925	37.6%	40.2%
2006	49,972,205	2,291,537	17,227,840	53,000,323	2,430,395	18,271,780	33.0%	39.2%
2007	48,331,717	5,318,941	17,128,526	49,288,874	5,424,277	17,467,737	31.9%	38.7%
Subtotal Actual Experience				372,803,193	7,938,354	144,361,668	38.7%	
2008	45,327,955	12,238,548	19,804,501	44,447,717	12,000,884	19,419,911	34.4%	37.5%
2009	42,027,577	11,347,446	20,929,951	39,626,375	10,699,121	19,734,140	39.2%	37.6%
2010	38,823,530	10,482,353	21,926,901	35,197,488	9,503,322	19,878,971	44.5%	38.2%
2011	35,727,505	9,646,426	22,899,199	31,144,833	8,409,105	19,961,979	50.5%	39.1%
2012	32,742,886	8,840,579	23,764,992	27,445,234	7,410,213	19,919,922	57.2%	40.1%
2013	29,805,148	8,047,390	24,577,643	24,021,931	6,485,921	19,808,741	64.9%	41.3%
2014	27,001,732	7,290,468	25,322,219	20,925,456	5,649,873	19,623,888	73.8%	42.6%
2015	24,356,395	6,576,227	26,074,350	18,149,429	4,900,346	19,429,582	84.3%	44.0%
2016	21,873,650	5,905,885	26,736,168	15,672,485	4,231,571	19,156,483	96.2%	45.5%
2017	19,551,331	5,278,859	27,243,694	13,469,752	3,636,833	18,769,352	109.7%	47.0%
2018	17,346,364	4,683,518	27,518,478	11,491,015	3,102,574	18,229,483	124.9%	48.5%
2019	15,297,729	4,130,387	27,640,808	9,744,141	2,630,918	17,606,269	142.3%	50.1%
2020	13,424,165	3,624,524	27,605,172	8,221,869	2,219,905	16,907,279	161.9%	51.6%
2021	11,720,191	3,164,451	27,399,360	6,902,153	1,863,581	16,135,794	184.1%	53.1%
2022	10,177,224	2,747,850	26,948,091	5,762,964	1,556,000	15,259,650	208.5%	54.6%
2023	8,774,897	2,369,222	26,304,607	4,777,770	1,289,998	14,322,376	236.0%	56.0%
2024	7,512,377	2,028,342	25,253,063	3,933,030	1,061,918	13,220,990	264.7%	57.3%
2025	6,394,392	1,726,486	24,092,707	3,218,962	869,120	12,128,362	296.7%	58.5%
2026	5,410,525	1,460,842	22,782,518	2,618,923	707,109	11,027,700	331.6%	59.7%
2027	4,549,994	1,228,498	21,521,275	2,117,682	571,774	10,016,543	372.4%	60.7%
2028	3,802,013	1,026,543	19,985,976	1,701,493	459,403	8,944,208	413.9%	61.7%
2029	3,155,170	851,896	18,421,729	1,357,707	366,581	7,927,086	459.7%	62.5%
2030	2,602,013	702,544	17,063,388	1,076,612	290,685	7,060,169	516.4%	63.3%
2031	2,132,506	575,777	15,255,471	848,412	229,071	6,069,350	563.3%	64.0%
2032	1,737,016	468,994	13,712,560	664,488	179,412	5,245,679	621.6%	64.6%
2033	1,406,407	379,730	12,109,830	517,322	139,677	4,454,386	678.0%	65.1%
2034	1,132,120	305,672	10,652,829	400,414	108,112	3,767,745	740.9%	65.5%
2035	906,245	244,686	9,298,334	308,197	83,213	3,162,193	807.9%	65.9%
2036	721,577	194,826	7,985,144	235,957	63,708	2,611,155	871.4%	66.2%
2037	571,642	154,343	6,785,221	179,738	48,529	2,133,440	934.6%	66.4%
2038	450,711	121,692	5,708,252	136,264	36,791	1,725,783	997.2%	66.6%
2039	353,782	95,521	4,759,658	102,846	27,768	1,383,648	1059.3%	66.8%
2040	276,544	74,667	3,930,715	77,300	20,871	1,098,723	1119.2%	66.9%
2041	215,329	58,139	3,211,473	57,874	15,626	863,152	1174.3%	67.0%
2042	167,056	45,105	2,593,137	43,173	11,657	670,155	1222.3%	67.1%
2043	129,163	34,874	2,066,462	32,096	8,666	513,504	1259.7%	67.1%
2044	99,548	26,878	1,623,803	23,786	6,422	387,986	1284.4%	67.2%
2045	76,493	20,653	1,250,734	17,574	4,745	287,352	1287.5%	67.2%
2046	58,610	15,825	940,878	12,948	3,496	207,850	1264.0%	67.2%
2047	44,671	12,061	687,893	9,489	2,562	146,118	1212.5%	67.2%
2048	32,500	8,775	473,819	6,638	1,792	96,775	1147.9%	67.3%
2049	25,002	6,750	340,151	4,910	1,326	66,802	1071.3%	67.3%
2050	19,081	5,152	247,422	3,603	973	46,722	1021.0%	67.3%
2051	14,315	3,865	164,797	2,599	702	29,923	906.5%	67.3%
2052	10,562	2,852	92,927	1,844	498	16,224	692.8%	67.3%
2053	7,389	1,995	41,988	1,240	335	7,049	447.5%	67.3%
2054	2,951	797	18,972	476	129	3,062	506.3%	67.3%
2055	1,178	318	8,572	183	49	1,330	572.8%	67.3%
2056	471		3,873	70	-	578		67.3%
Total Projected Experience				336,714,462	90,912,886	399,485,565	93.4%	
Total Actual & Projected Experience				709,517,654	98,851,239	543,847,232	67.3%	
Total Actual & Projected Experience without Rate Increase				709,517,654		543,847,232	76.7%	
						Rate Increase:	27.0% (Lifetime)	

**EXHIBIT IV
HISTORICAL AND PROJECTED EXPERIENCE AND LOSS RATIO DEMONSTRATION**

Overall

ALL AGES	ARKANSAS ONLY EXPERIENCE							
	Earned Prem			Interest Adjusted to 7/1/2007				Cumul
Experience Period	Original Level	Increased Premium	Incurred Claims	Original Level	Increased Premium	Incurred Claims	LR	LR
1996	2,978		-	4,941	-	-	0.0%	0.0%
1997	60,637		18,250	96,262	-	28,972	30.1%	28.6%
1998	158,325		-	240,521	-	-	0.0%	8.5%
1999	269,329		5,140	391,535	-	7,472	1.9%	5.0%
2000	555,994		19,080	773,468	-	26,543	3.4%	4.2%
2001	840,018		80,833	1,118,265	-	107,609	9.6%	6.5%
2002	1,129,897		242,701	1,439,390	-	309,180	21.5%	11.8%
2003	1,480,456		378,124	1,804,758	-	460,954	25.5%	16.0%
2004	1,715,801		989,636	2,001,585	-	1,154,470	57.7%	26.6%
2005	1,873,497		367,237	2,091,432	-	409,956	19.6%	25.1%
2006	1,893,337		331,891	2,022,564	-	354,543	17.5%	23.9%
2007	1,746,761		638,031	1,785,630	-	652,229	36.5%	25.5%
Subtotal Actual Experience				13,770,352	-	3,511,929	25.5%	
2008	1,638,202	442,314	737,711	1,602,541	432,686	721,652	35.5%	26.8%
2009	1,518,922	410,109	779,633	1,421,874	383,906	729,820	40.4%	28.2%
2010	1,403,125	378,844	816,769	1,256,914	339,367	731,659	45.8%	29.6%
2011	1,291,231	348,632	852,987	1,106,871	298,855	731,199	52.0%	31.2%
2012	1,183,364	319,508	885,237	970,722	262,095	726,167	58.9%	32.7%
2013	1,077,190	290,841	915,508	845,576	228,306	718,659	66.9%	34.3%
2014	975,872	263,485	943,244	733,056	197,925	708,546	76.1%	36.0%
2015	880,267	237,672	971,260	632,764	170,846	698,174	86.9%	37.6%
2016	790,537	213,445	995,913	543,793	146,824	685,067	99.2%	39.3%
2017	706,606	190,784	1,014,818	465,128	125,585	668,011	113.1%	41.0%
2018	626,916	169,267	1,025,053	394,901	106,623	645,692	128.7%	42.7%
2019	552,877	149,277	1,029,610	333,266	89,982	620,634	146.6%	44.3%
2020	485,164	130,994	1,028,283	279,856	75,561	593,142	166.9%	45.9%
2021	423,580	114,367	1,020,616	233,812	63,129	563,369	189.7%	47.4%
2022	367,816	99,310	1,003,807	194,287	52,458	530,230	214.9%	48.9%
2023	317,134	85,626	979,837	160,303	43,282	495,281	243.3%	50.3%
2024	271,505	73,306	940,668	131,329	35,459	455,006	272.8%	51.7%
2025	231,100	62,397	897,445	106,971	28,882	415,406	305.8%	52.9%
2026	195,542	52,796	848,641	86,614	23,386	375,900	341.7%	54.0%
2027	164,442	44,399	801,660	69,702	18,820	339,799	383.9%	55.0%
2028	137,409	37,100	744,470	55,735	15,049	301,970	426.6%	56.0%
2029	114,031	30,788	686,203	44,261	11,951	266,350	473.8%	56.8%
2030	94,040	25,391	635,605	34,930	9,431	236,086	532.2%	57.5%
2031	77,071	20,809	568,261	27,394	7,396	201,983	580.6%	58.1%
2032	62,778	16,950	510,788	21,353	5,765	173,737	640.7%	58.7%
2033	50,829	13,724	451,087	16,544	4,467	146,823	698.8%	59.2%
2034	40,916	11,047	396,814	12,744	3,441	123,596	763.6%	59.6%
2035	32,753	8,843	346,360	9,762	2,636	103,236	832.7%	59.9%
2036	26,079	7,041	297,444	7,438	2,008	84,838	898.1%	60.2%
2037	20,660	5,578	252,747	5,639	1,523	68,985	963.3%	60.4%
2038	16,289	4,398	212,630	4,255	1,149	55,536	1027.8%	60.6%
2039	12,786	3,452	177,296	3,196	863	44,313	1091.8%	60.7%
2040	9,995	2,699	146,418	2,390	645	35,020	1153.5%	60.8%
2041	7,782	2,101	119,626	1,781	481	27,380	1210.4%	60.9%
2042	6,038	1,630	96,593	1,322	357	21,156	1259.7%	61.0%
2043	4,668	1,260	76,975	978	264	16,133	1298.4%	61.1%
2044	3,598	971	60,486	722	195	12,131	1323.8%	61.1%
2045	2,765	746	46,589	531	143	8,942	1327.0%	61.1%
2046	2,118	572	35,047	389	105	6,437	1302.8%	61.1%
2047	1,614	436	25,624	284	77	4,503	1249.7%	61.2%
2048	1,175	317	17,650	198	53	2,968	1183.2%	61.2%
2049	904	244	12,671	145	39	2,039	1104.1%	61.2%
2050	690	186	9,216	106	29	1,419	1052.4%	61.2%
2051	517	140	6,139	76	21	905	934.3%	61.2%
2052	382	103	3,462	54	15	488	714.0%	61.2%
2053	267	72	1,564	36	10	211	461.2%	61.2%
2054	107	29	707	14	4	91	521.8%	61.2%
2055	43	11	319	5	1	39	590.3%	61.2%
2056	17		144	2	-	17		61.2%
Total Projected Experience				11,822,566	3,192,092	14,100,746	93.9%	
Total Actual & Projected Experience				25,592,918	3,192,092	17,612,675	61.2%	
Total Actual & Projected Experience without Rate Increase				25,592,918		17,612,675	68.8%	
						Rate Increase:	27.0% (Lifetime)	

SERFF Tracking Number: ELCC-125813911 State: Arkansas
Filing Company: Equitable Life & Casualty Insurance Company State Tracking Number: 40253
Company Tracking Number: 2002RI2008AR
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: EquiCare
Project Name/Number: 2002RI2008/2002RI2008

Supporting Document Schedules

Review Status:

Satisfied -Name: Actuarial Response to 10/16/2008 11/06/2008
Objection

Comments:

Attachment:

AR Form 2002 Increase Response.pdf



November 6, 2008

Harris Shearer
A&H Rate Filings
Arkansas Insurance Department
1200 W. 3rd Street
Little Rock, AR 72201-1904

**Re: Equitable Life & Casualty Long Term Care Rate Increase
Policy Forms 2002, 2002+, 2002(97) and 2002+(97)
SERFF Tracking # ELCC-125813911**

Dear Mr. Shearer:

I am in receipt of your letter dated 10/16/08 to Jana Peterson regarding the subject filing. In response to each of your objections:

- 1) This rate increase was originally filed in 2005 in 25 states (including Arkansas) and approved in all but 8 states. We are now re-filing in states where the rate increase was not approved, so in the states where we are re-filing, there have been no prior increases. The rate increase has not yet been approved in IN, NV, OK, TN or UT (Equitable's domicile state). We have either re-filed in these remaining states, or will be shortly. The rate increase was re-filed and approved recently in ID, IL and MT.
- 2) Attached is the loss ratio demonstration for Arkansas business only.

Thank you for your consideration in this matter. If you should have any questions, please call me at (801) 579-3414.

Very truly yours,

EQUITABLE LIFE & CASUALTY INSURANCE COMPANY

A handwritten signature in black ink, reading "Richard E. Klar, Jr." The signature is written in a cursive, flowing style.

Richard E. Klar, Jr., ASA, MAAA
Corporate Actuary